

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jenny Y Ndanu  
 Debtor

Case No. 20-10922-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.

db +Jenny Y Ndanu, 2318 Rosemore Avenue, Apt J22, Glenside, PA 19038-4123  
 14467857 ++DEPARTMENT OF LABOR & INDUSTRY, ATTN OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG PA 17121-0751  
 (address filed with court: PA Department of Labor & Industry, Office of UC Benefits Policy, 651 Boas Street, Room 525, Harrisburg, PA 17121)  
 14467850 +Eos Cca, Po Box 981008, Boston, MA 02298-1008  
 14467858 +Philadelphia Fed Cr Un, 12800 West Townsend, Philadelphia, PA 19154-1095  
 14467859 +Rs Clark And Associate, 12990 Pandora, Dallas, TX 75238-5256  
 14467864 +Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Jun 24 2020 09:03:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: megan.harper@phila.gov Jun 24 2020 05:43:12 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 24 2020 05:41:40 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 24 2020 05:42:38 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14467843 +E-mail/Text: backoffice@affirm.com Jun 24 2020 05:43:58 Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716  
 14467844 +EDI: AMEREXPR.COM Jun 24 2020 09:03:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537  
 14467845 EDI: BANKAMER.COM Jun 24 2020 09:03:00 Bank Of America, Po Box 982238, El Paso, TX 79998  
 14467846 +EDI: CAPITALONE.COM Jun 24 2020 09:03:00 Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
 14467847 +E-mail/PDF: creditonebknofications@resurgent.com Jun 24 2020 05:44:50 Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  
 14467848 +E-mail/PDF: creditonebknofications@resurgent.com Jun 24 2020 05:44:35 Creditonebnk, Po Box 98872, Las Vegas, NV 89193-8872  
 14467849 +EDI: NAVIENTFKASMDOE.COM Jun 24 2020 09:03:00 Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
 14467851 EDI: IRS.COM Jun 24 2020 09:03:00 IRS Centralized Insolvency Operation, PO Box 21126, Philadelphia, PA 19114-0326  
 14467852 EDI: JPMORGANCHASE Jun 24 2020 09:03:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850  
 14467853 +E-mail/Text: bncnotices@becket-lee.com Jun 24 2020 05:40:33 Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115  
 14467855 +EDI: TSYS2.COM Jun 24 2020 09:03:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218  
 14467856 +EDI: AGFINANCE.COM Jun 24 2020 09:03:00 Onemain, Po Box 1010, Evansville, IN 47706-1010  
 14467861 +EDI: RMSC.COM Jun 24 2020 09:03:00 Synch/ppc, Po Box 965005, Orlando, FL 32896-5005  
 14467862 EDI: TFSR.COM Jun 24 2020 09:03:00 Toyota Motor Credit, 4 Gatehall Dr, Parsippany, NJ 07054  
 14467863 +E-mail/Text: External.Collections@phoenix.edu Jun 24 2020 05:43:42 University Of Phoenix, 4615 E Elwood St Fl 3, Phoenix, AZ 85040-1950

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14467854 Kulungongo Ndanu  
 14467860 Scully company

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Lisa  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2020 at the address(es) listed below:

PAUL H. YOUNG on behalf of Debtor Jenny Y Ndanu support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com; 7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Jenny Y Ndanu</u>	Social Security number or ITIN	<b>xxx-xx-6826</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>20-10922-mdc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jenny Y Ndanu  
aka Jenny Yandanu Ndanu, aka Yandanu Jenny  
Ndanu

6/23/20

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**